

# RECORD OF COMPLAINT - INDIANA DFI

## WHAT IS THE DFI?

## WHO DO WE REGULATE?

The Indiana Department of Financial Institutions is responsible for the chartering, regulation, examination and supervision of state-chartered banks, credit unions and savings and loan associations. The DFI also licenses and supervises the activities of small loan companies, auto dealers that finance cars, finance companies, second mortgage companies, sellers of money orders and traveler checks, and retailer creditors.

## WHAT IS A COMPLAINT?

A complaint is an expression of concern or dissatisfaction by any party against a company **regulated by the Department of financial Institutions.**

## WHAT SHOULD YOU DO?

**STEP ONE:** *CONTACT SOMEONE WITH AUTHORITY AT THE COMPANY (OWNER, PRESIDENT, OR CONSUMER COMPLAINT SPECIALIST) TO RESOLVE THE COMPLAINT.*

When you have a complaint, you should first contact the company about it. You may be able to get a resolution. If you talk to someone at the company you should:

- 1) Be courteous and stay calm.
- 2) Explain the problem: provide dates and amounts paid or billed, have important documents, and present as many facts as possible.
- 3) Explain what type of remedy you are seeking.
- 4) State whether you are willing to negotiate; remember, in many disputes, neither side is totally correct.
- 5) If you cannot get a response, contact the Department of Financial Institutions after completing the attached complaint form. Or, contact the appropriate agency if the complaint involves a company not subject to the jurisdiction of the Department. Please see below where to call about filing a complaint against such a company.

**STEP TWO:** *CONTACT THE DEPARTMENT OF FINANCIAL INSTITUTIONS.*

If your talk with the company fails to resolve the complaint, you may wish to complete the attached complaint form and mail it to the Department. Please include copies (**not originals**) of relevant documents, canceled checks, correspondence, etc. The Department will send a copy of your complaint to the institution and request that the institution respond promptly to you and send the Department a copy.

The Department's goal in complaint handling is to encourage companies and consumer to settle their disputes directly. It will take some time to process your complaint. Be aware that the Department does not have the authority to act as a court of law and the Department may suggest that a consumer seek the advice of an attorney. In some cases your only recourse to resolve the matter might be legal action. The Department will not handle a complaint that is in litigation nor will the Department act on behalf of either party to the dispute. If, after a thorough investigation, a company is found to be in violation of a law, the Department will take appropriate corrective action.

## IF YOUR COMPLAINT INVOLVES:

◆ **A National Bank (credit cards)**, contact Comptroller of the Currency, Central District (Chicago, IL) (312)663-8000.

◆A **Federal Credit Union**, contact National Credit Union Administration, Regional Office (Lisle, IL) (708)245-1000.

◆A **Federal Savings and Loan or Federal Savings Bank**, contact Office of Thrift Supervision, Chicago Office (Chicago, IL) (312)565-5300.

◆An **Insurance Company**, contact Indiana Department of Insurance (Indianapolis, IN) (317)232-3496.

◆A **Collection Agency**, contact Indiana Secretary of State, Collection Division, (Indianapolis, IN) (317)232-6576.

◆A **Department Store or Other Retailer (Credit Cards)**, contact Indiana Department of Attorney General, Consumer Protection Division (Indianapolis, IN) (317)232-6330.

◆An **Auto Dealer** (other than financing,) contact Indiana Department of Attorney General, Consumer Protection Division (Indianapolis, IN) (317)232-6330.

◆A **Credit Reporting Agency**, contact Federal Trade Commission (Cleveland, OH) (216-522-4207).

**Department of Financial Institutions  
30 South Meridian Street  
Suite 300  
Indianapolis, Indiana 46204-2759**

**(317) 232-3955  
or (800) 382-4880**

<b>RECORD OF COMPLAINT</b> State Form 47127 (R2 / 9-06) Department of Financial Institutions 30 S. Meridian St., Suite 300 Indianapolis, IN 46204	Complaint #	Division	Date Rec. by Div.
	Name of Analyst		Date Received
	Has this complaint been referred to attention of: <input type="checkbox"/> Attorney General <input type="checkbox"/> Other _____		Date Withdrawn
			Date Concluded
INSTRUCTIONS: 1. Read the Consumer Complaint Information and Form above. 2. PRINT OR TYPE all information in INK only. 3. Return the completed form to the Department of Financial Institutions at the address shown above. Keep a copy for your records.			
Name of Company		Today's Date	
Company Address		City, State, Zip Code	
Name of person(s) you dealt with		Telephone Number	
Your Name		Daytime Telephone Number	
Your Address	City, State, Zip Code		
Is your complaint currently the subject of pending Litigation? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you consulted legal counsel:		Account Number
Our authority is limited to those companies or institutions which are chartered, licensed, or supervised by the Department of Financial Institutions.			
Type of complaint: <input type="checkbox"/> Checking/Draft Account <input type="checkbox"/> Credit Card <input type="checkbox"/> Commercial Loan <input type="checkbox"/> Trust Account <input type="checkbox"/> Consumer Loan <input type="checkbox"/> Mortgage Loan <input type="checkbox"/> Interest Rate <input type="checkbox"/> Other:			
Details of complaint (use continuation sheet if additional space is needed)			
I authorize the Department of Financial Institutions to send a copy of this complaint, together with supporting documents, to the company against which the complaint is filed. <b>Your signature is required for the department to process your complaint.</b>			
Signature of complainant		Date signed	
Print or type name			

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